


CitiDirect® Card Management System

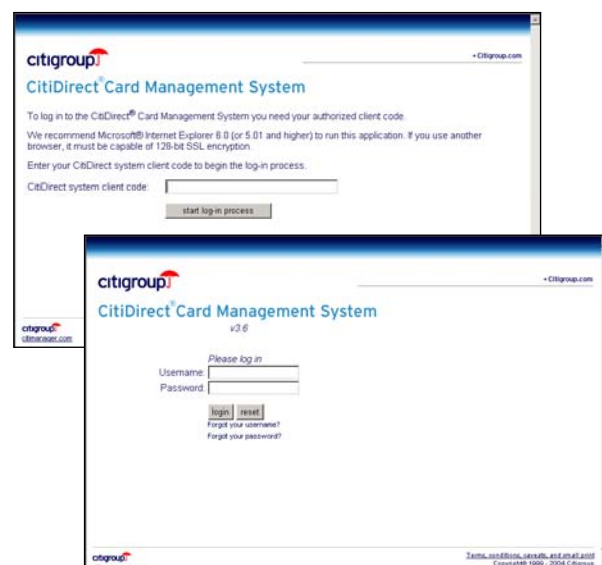
Quick Reference Guide for the Cardholder

Accessing the CitiDirect® Card Management System

You can access the CitiDirect Card Management System via your desktop PC, the Internet or an internal Web server. In order to connect through the Internet, you will need a Web browser, a valid user name and a password.

1. Open your browser and type in the URL **www.cards.citidirect.com** and press **Enter**.
2. The CitiDirect front page appears. Enter your code in the CitiDirect Client Code field and click **Start Login Process**.
3. The login screen appears. Enter your username and password. Click **Login**. The Home page will appear and may display any pertinent system messages.

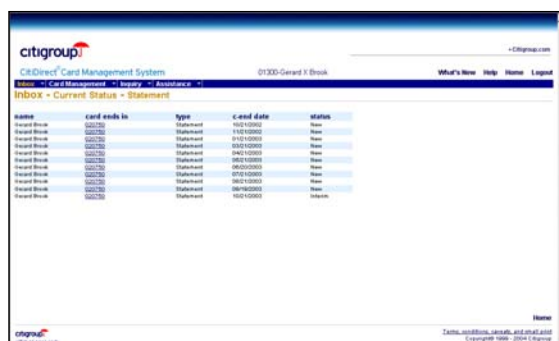
 The first time you log on to the CitiDirect Card Management System you will be prompted to change your password. For more information, see Changing Your Password.



Viewing Electronic Statements

The Inbox menu contains the Current Status sub-menu, which allows you to access (or view) account transactions via electronic statements. Note: Your ability to act on transactions will vary based on your access rights.

1. Mouse over the **Inbox** menu item in the navigation bar and a drop down of sub-menus will appear. Click on the sub-menu **Current Status**. A list of electronic statements appears.
3. To view transaction details, click on the **+** (plus) sign to the left of the transaction. This will expand the transaction record and display all details known about that transaction. Click on the **-** (minus) sign to collapse the transaction record or simply click on another transaction **+** sign to continue. Click **Close** to return to the Inbox Current Status screen containing the electronic statements.



2. Choose the electronic statement you wish to view and click the **Cards End In** link. The electronic statement appears with statement summarization totals and a list of transactions.



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Reallocating Transactions

You can reallocate specific transaction amounts among your various cost centers or general ledger accounts.

1. Access the electronic statement containing the transaction being reallocated. (See Viewing Electronic Statements.)
2. Click the **+** sign to the left of the transaction to be reallocated.
3. Click the radio button in the **Allocation Detail Description** and click **Reallocate**.
4. In the **Enter the Number of Splits** field, enter the number of transaction splits and click **OK**.
5. For each split select the destination **ASC** from the drop down list.
6. Modify either the transaction dollar amount or the percentage of the split as desired and click **Submit Reallocation**.
7. The transaction can now be reallocated further, notes can be added or new transactions can be reallocated.

Disputing Transactions

The CitiDirect® Card Management System provides users with a method for initiating disputes on transactions when it is appropriate. The dispute form must be printed, signed and mailed or faxed to Citibank Commercial Cards Dispute Processing Department (fax 605-357-2019 or P. O. Box 6125 Sioux Falls, SD 57117).

1. Access the electronic statement containing the transaction being disputed. (See Viewing Electronic Statements.)
2. Click the radio button to the left of the transaction you wish to dispute.
3. Click **Dispute**. The dispute form appears with account and the specific transaction information pre-filled.
4. Scroll through the dispute form to find and select the appropriate dispute reason. Fill in any additional information boxes regarding the reason for dispute.
5. Click **Submit Dispute**.
6. When the dispute print confirmation window appears, click **Print**. The completed dispute form will print at your local printer. Click **Close** on the confirmation window. The electronic statement will now reflect a transaction status of Disputed next to the transaction amount.

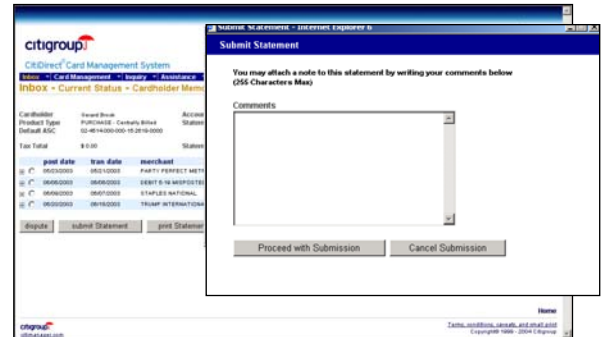
7. Immediately sign and date the printed dispute form and fax or mail, along with any required documentation, to Citibank Commercial Cards.

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Submitting Electronic Statements

As a user of the CitiDirect® Card Management System, you can submit your reviewed electronic statement to your program administrator or approval manager for review or final approval. Program administrators and approval managers use the submit function to approve or reject electronic statements submitted by users within their hierarchy.

1. Access your new electronic statement.
(See viewing Electronic Statements.)
2. After reallocating transactions and adding any appropriate details to the transaction, click **Submit Statement**. The Submit Statement window will appear and provide you with an opportunity to add any necessary notes, up to 255 characters, to the statement.
3. Click **Proceed with Submission**. The system displays a "Statement has been submitted" message.
4. Click **Close** on the Submitted window to return to your list of electronic statements. The status of the submitted electronic statements reflects pending approval or approved or rejected statements.



Changing Your Password

The CitiDirect Card Management System is a secure Web site requiring users to enter a user name and password for access. You are advised to change your password any time your password has become compromised.

1. On the navigation bar, mouse over **Assistance**, then click the **Change Password** link.
2. In the change password dialog box, enter your current password, your new password and your new password again to confirm.
3. The system displays a "Password has been changed" confirmation message. Click **OK**.

NOTE: Once the user changes his/her password, the system will not allow another change to the password for 24 hours.



Other Features

1. Cardholders can view their account information by mousing over Card Management — Account Management and clicking on **View Account**.
2. Cardholders having difficulty remembering their user name or their password can go to the login screen and click on **Forgot Password?** or **Forgot Username?** and be prompted through a self-service authentication process. The user's reset password is then e-mailed directly to the user.

Citigroup® Global Transaction Services

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